



# News Release

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FOR IMMEDIATE RELEASE

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## **Covered California Hits Record Enrollment Before its First Key Open Enrollment Deadline on Dec. 31**

SACRAMENTO, Calif. — Covered California has surpassed 1.8 million enrollees, reaching its record-high enrollment with over a week until the first open enrollment deadline on Dec. 31.

This open enrollment, 143,686 Californians have signed up for 2025 coverage as of Dec. 14, marking a 3 percent increase over the same period last year.

Another 1,647,162 Californians have renewed their coverage so far, a 4 percent increase over the same period last year.

“We have a record 1.8 million Californians already enrolled for 2025 coverage, but history teaches us the next week will be our busiest for new sign ups,” Covered California Executive Director Jessica Altman said. “We want to make sure every uninsured Californian understands that the most financial assistance ever offered through the Affordable Care Act is available here in California for 2025. Now is the time to take advantage of this financial assistance to start the New Year with affordable, name-brand health coverage and peace of mind for you and your family.”

With the first open-enrollment deadline of Dec. 31 quickly approaching, Covered California is urging consumers to sign up now so they can have their health care coverage for all of 2025, beginning on Jan. 1. Open enrollment will end on Jan. 31.

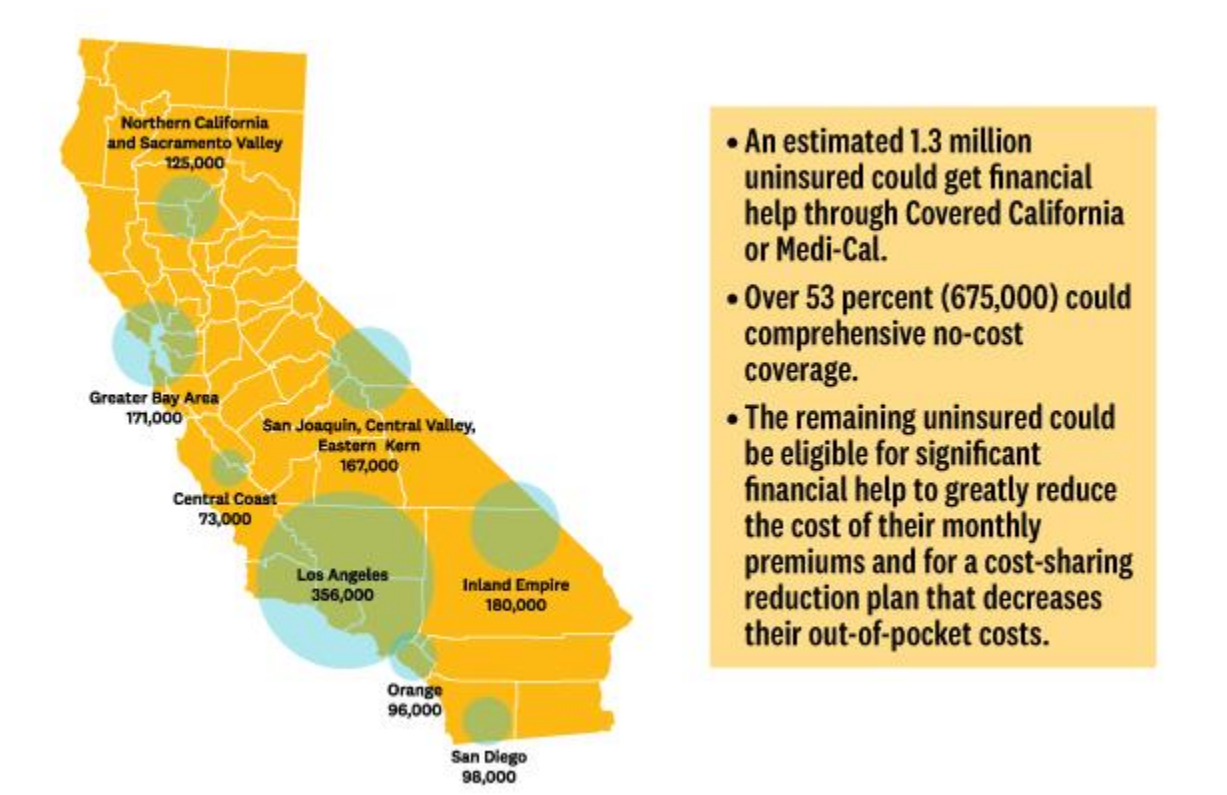
Nearly half of the new enrollees have come from four Southern California (Los Angeles, Orange, Riverside and San Bernardino) counties with 68,095 sign-ups.

Also, nearly 39,000 new enrollees identified as Latino, while nearly 28,000 Asian Americans have signed up for coverage so far. Over 33,000 White Californians and over 4,000 Black Californians have enrolled, and over 28,000 Californians did not disclose their Race/Ethnicity.

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Despite the continued progress, the latest data from the California Simulation of Insurance Markets (CalSIM), a model created by the UCLA Center for Health Policy Research, shows that there are nearly 1.3 million uninsured Californians who either qualify for subsidies through Covered California (591,000) or are eligible for Medi-Cal coverage (675,000), and they reside all over the state.

**Figure 1: Nearly 1.3 Million Uninsured Californians Are Eligible for Financial Help**



### California's Cost-Sharing Reduction Program Highlights Robust Assistance

In 2025, Covered California is offering more financial help for Californians than ever before. Building on the existing federal subsidies to help pay for health insurance premiums, Covered California is enhancing its cost-sharing reduction program that reduces the cost of accessing health care for consumers by lowering out-of-pocket costs when they seek medical care, including eliminating deductibles in all three Silver cost-sharing reduction plans.

The cost-sharing reduction program for out-of-pocket costs is available to *all* Californians with incomes above 200 percent of the federal poverty level (which is \$30,120 for a single person and \$62,400 for a family of four), while those under 200 percent of the federal poverty level will continue to have access to higher levels of benefits.

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In 2024, nearly 800,000 existing Covered California enrollees are taking advantage of this program, and over 100,000 of our new enrollees have qualified for these cost savings and richer benefits for 2025. That means nearly 1.1 million enrollees have already enrolled in enhanced Silver plans for 2025.

Nearly 90 percent of Covered California's enrollees receive financial help. Two-thirds of those enrollees are eligible for health insurance for \$10 or less per month, and nearly half could get a comprehensive Silver plan for that price.

## **Signing Up for Coverage Is Easy**

Consumers can learn more about their options by visiting [CoveredCA.com](https://CoveredCA.com), where they can easily find out if they qualify for financial help and see the coverage options in their area. Those interested in learning more about their coverage options can also:

- Get free and confidential assistance over the phone, in a variety of languages, from one of more than 14,000 certified agents and community-based organizations throughout the state that provide free, confidential help in whatever language or dialect consumers prefer.
- Have a certified enroller [call them](#) and help them for free.
- Use Covered California's [online calculator tool](#).
- Call Covered California at (800) 300-1506.

Californians who forgo health coverage will be subject to a tax penalty administered by the State Franchise Tax Board. The penalty for not having coverage the entire year will be at least \$900 per adult and \$450 per dependent child under 18 in the household. A family of four that goes uninsured for the whole year would face a penalty of at least \$2,700.

## **About Covered California**

Covered California is the state's health insurance marketplace, where Californians can find affordable, high-quality insurance from top insurance companies. Covered California is the only place where individuals who qualify can get financial assistance on a sliding scale to reduce premium costs. Consumers can then compare health insurance plans and choose the plan that works best for their health needs and budget. Depending on their income, some consumers may qualify for the low-cost or no-cost Medi-Cal program.

Covered California is an independent part of the state government whose job is to make the health insurance marketplace work for California's consumers. It is overseen by a five-member board appointed by the governor and the legislature. For more information about Covered California, please visit [www.CoveredCA.com](https://www.CoveredCA.com).

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